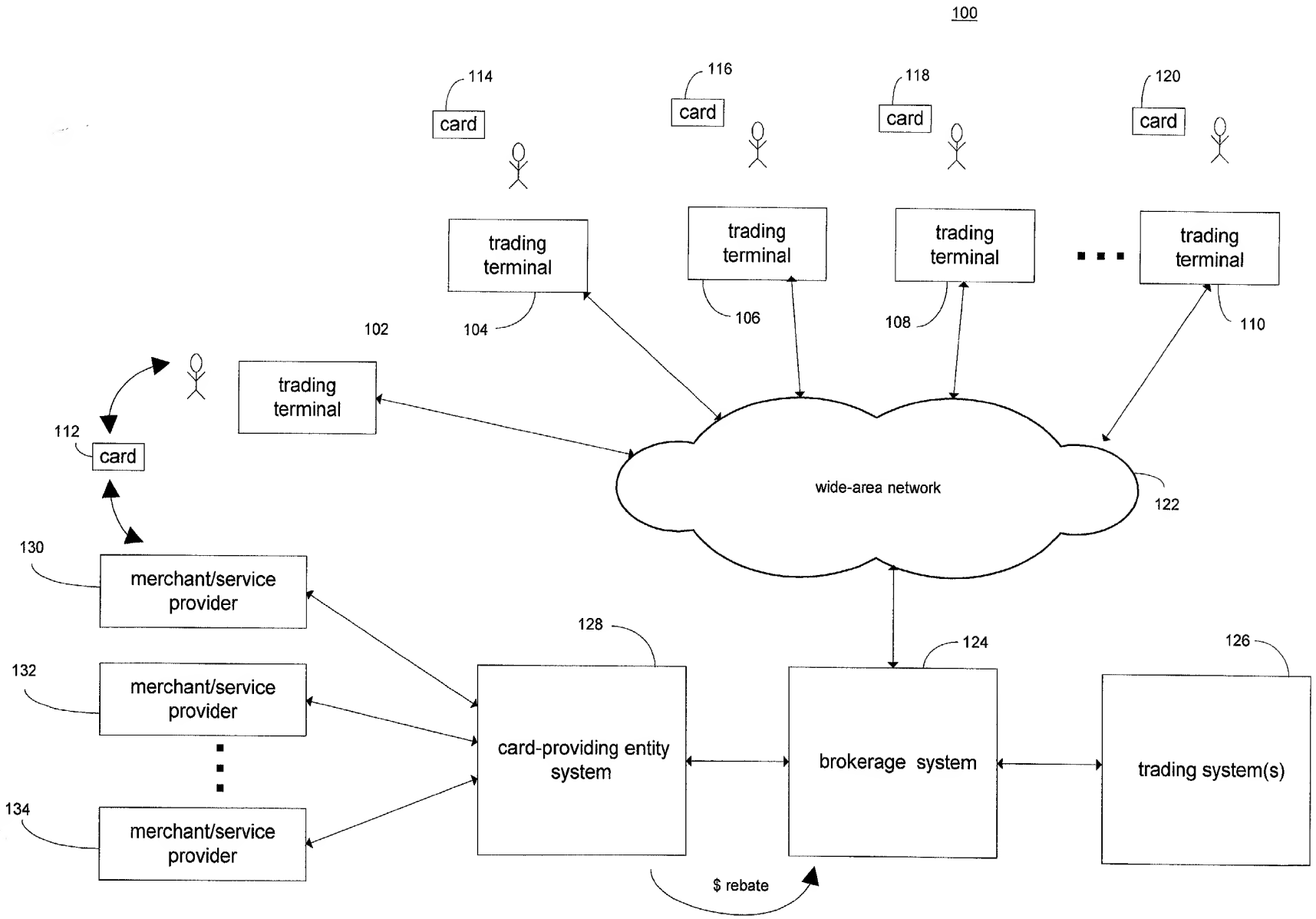
100
114
card
116
card
118
card
120
card
trading terminal
104
trading terminal
106
trading terminal
108
trading terminal
110
102
trading terminal
112
card
wide-area network
122
130
merchant/service provider
132
merchant/service provider
134
merchant/service provider
128
card-providing entity system
124
brokerage system
126
trading system(s)
$ rebate

FIG. 1

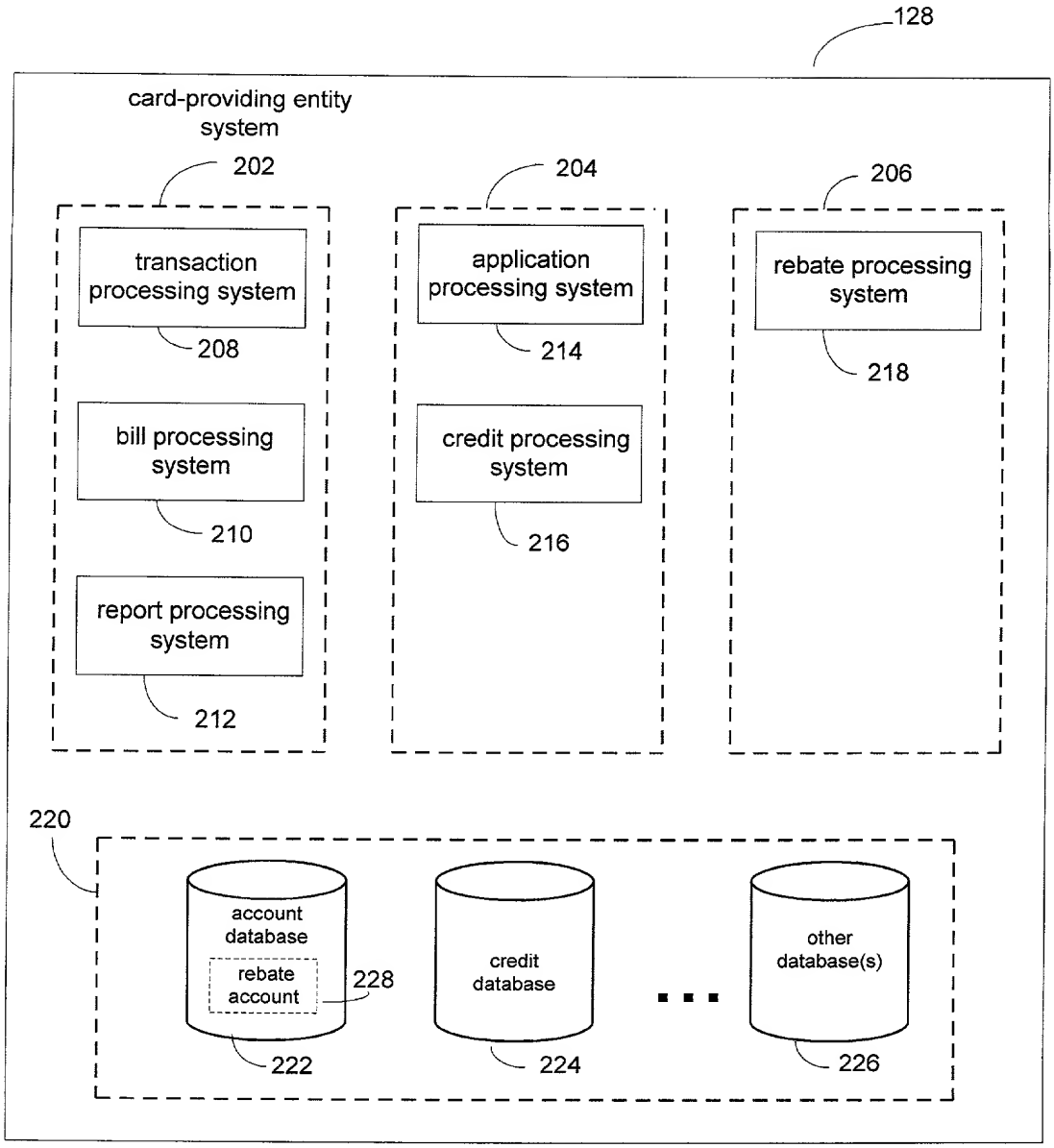
128
card-providing entity system
202
transaction processing system
208
bill processing system
210
report processing system
212
204
application processing system
214
credit processing system
216
206
rebate processing system
218
220
account database
rebate account
228
222
credit database
224
other database(s)
226

FIG. 2

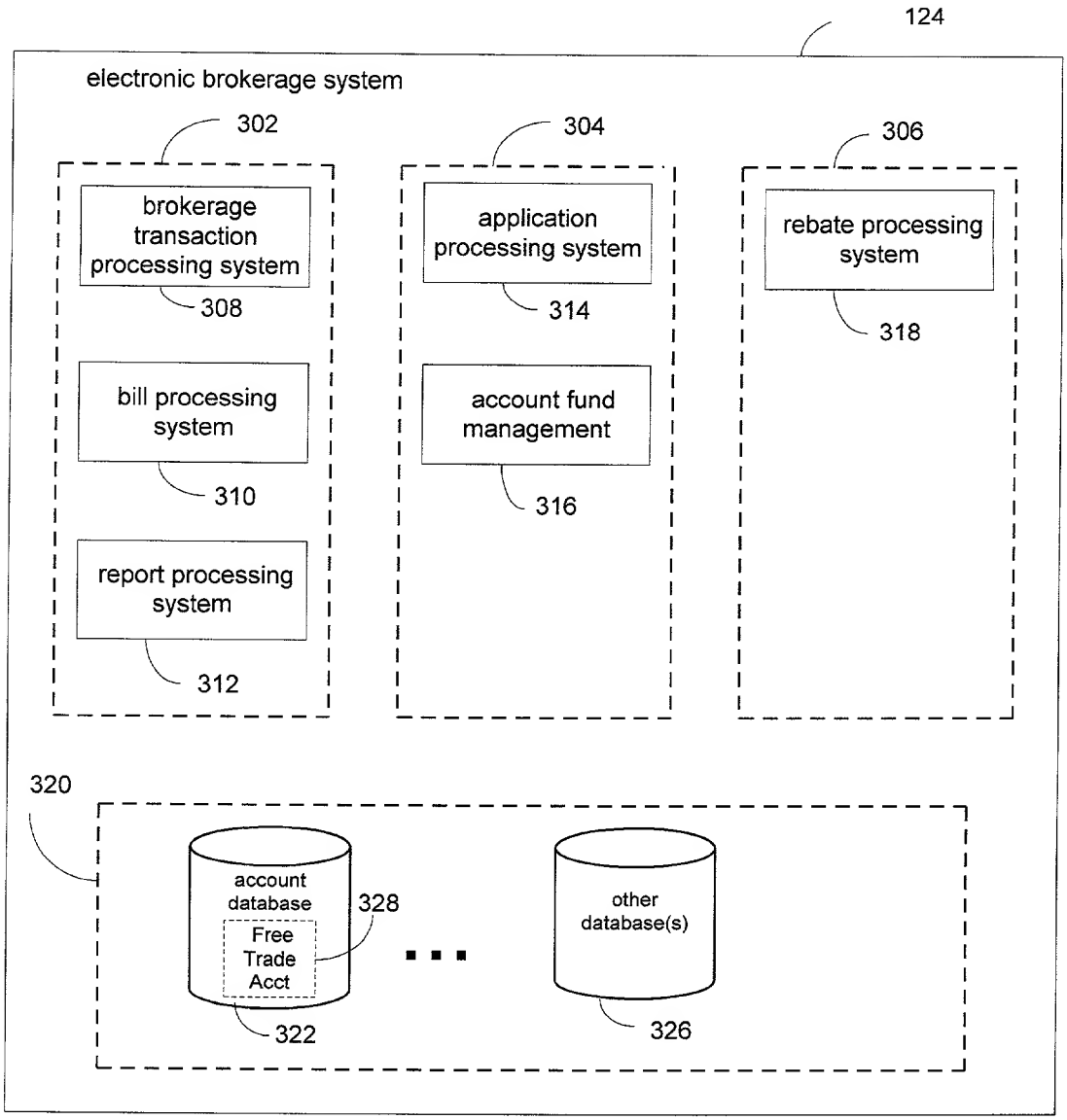
124
electronic brokerage system
302
304
306
brokerage transaction processing system
308
application processing system
314
rebate processing system
318
bill processing system
310
account fund management
316
report processing system
312
320
account database
328
Free Trade Acct
other database(s)
322
326

FIG. 3

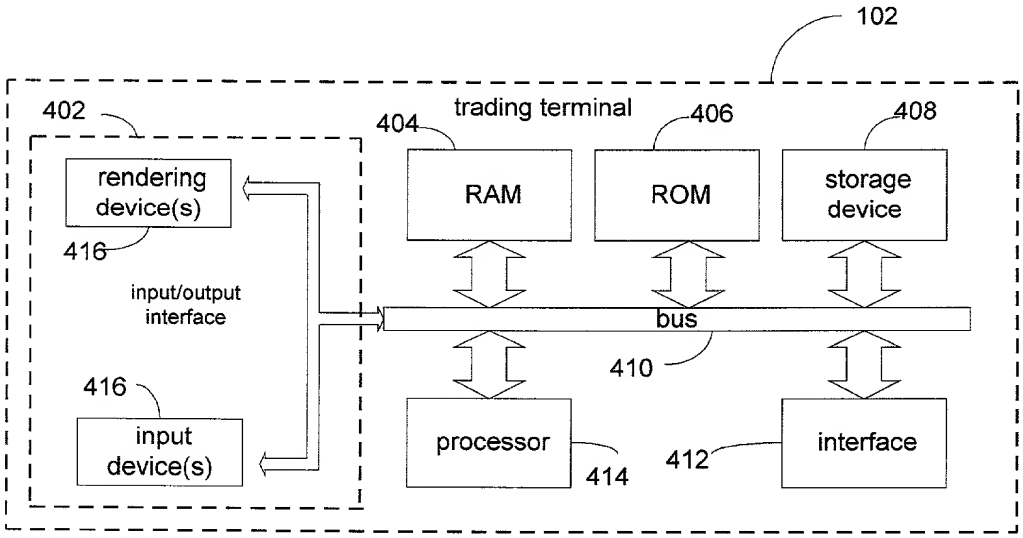
102
402
trading terminal
404
406
408
rendering device(s)
416
RAM
ROM
storage device
input/output interface
bus
410
416
input device(s)
processor
414
412
interface

FIG. 4

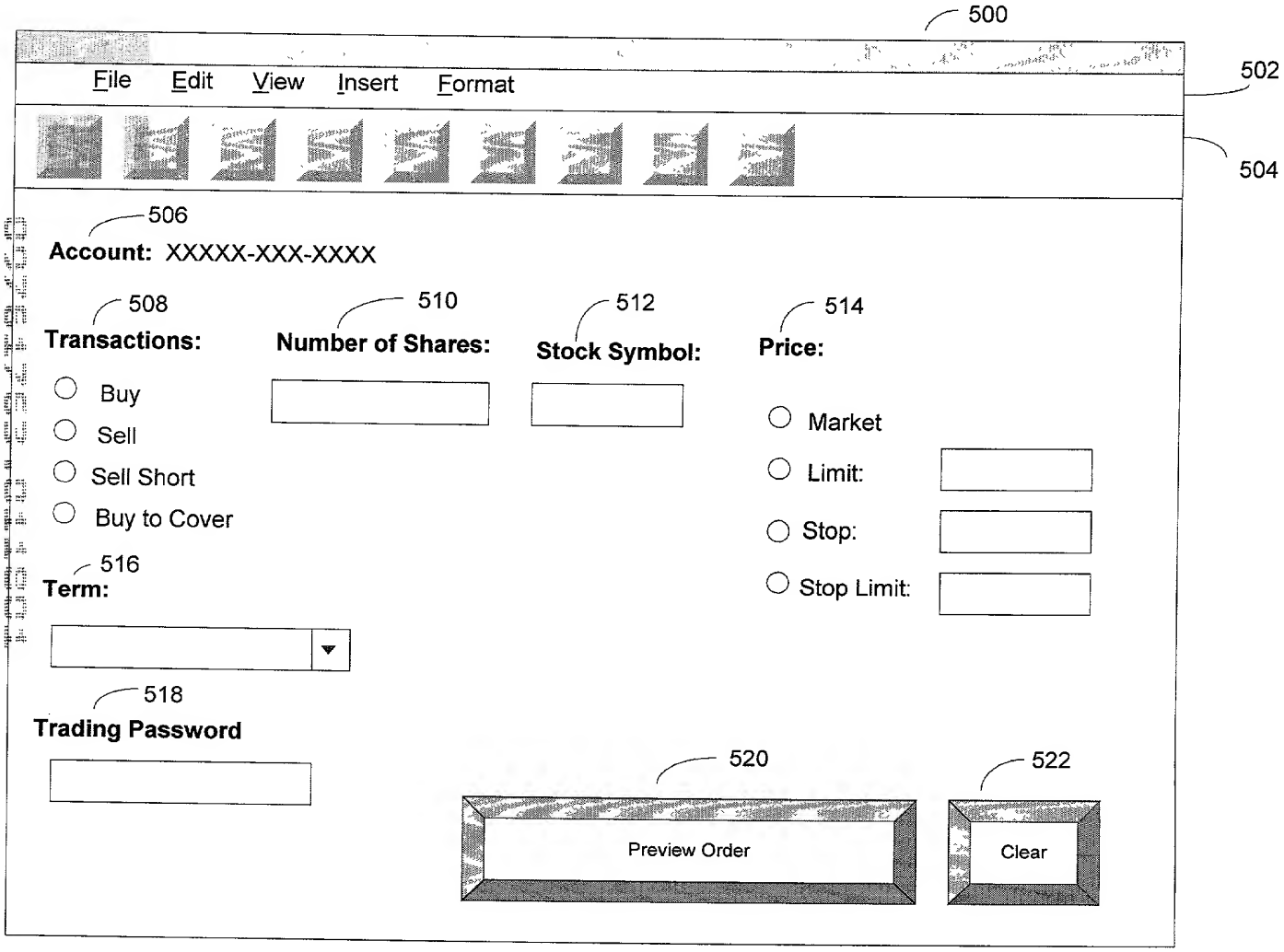
500
File Edit View Insert Format
502
504
506
Account: XXXXX-XXX-XXXX
508
Transactions:
Buy
Sell
Sell Short
Buy to Cover
510
Number of Shares:
512
Stock Symbol:
514
Price:
Market
Limit:
Stop:
Stop Limit:
516
Term:
518
Trading Password
520
Preview Order
522
Clear

FIG. 5

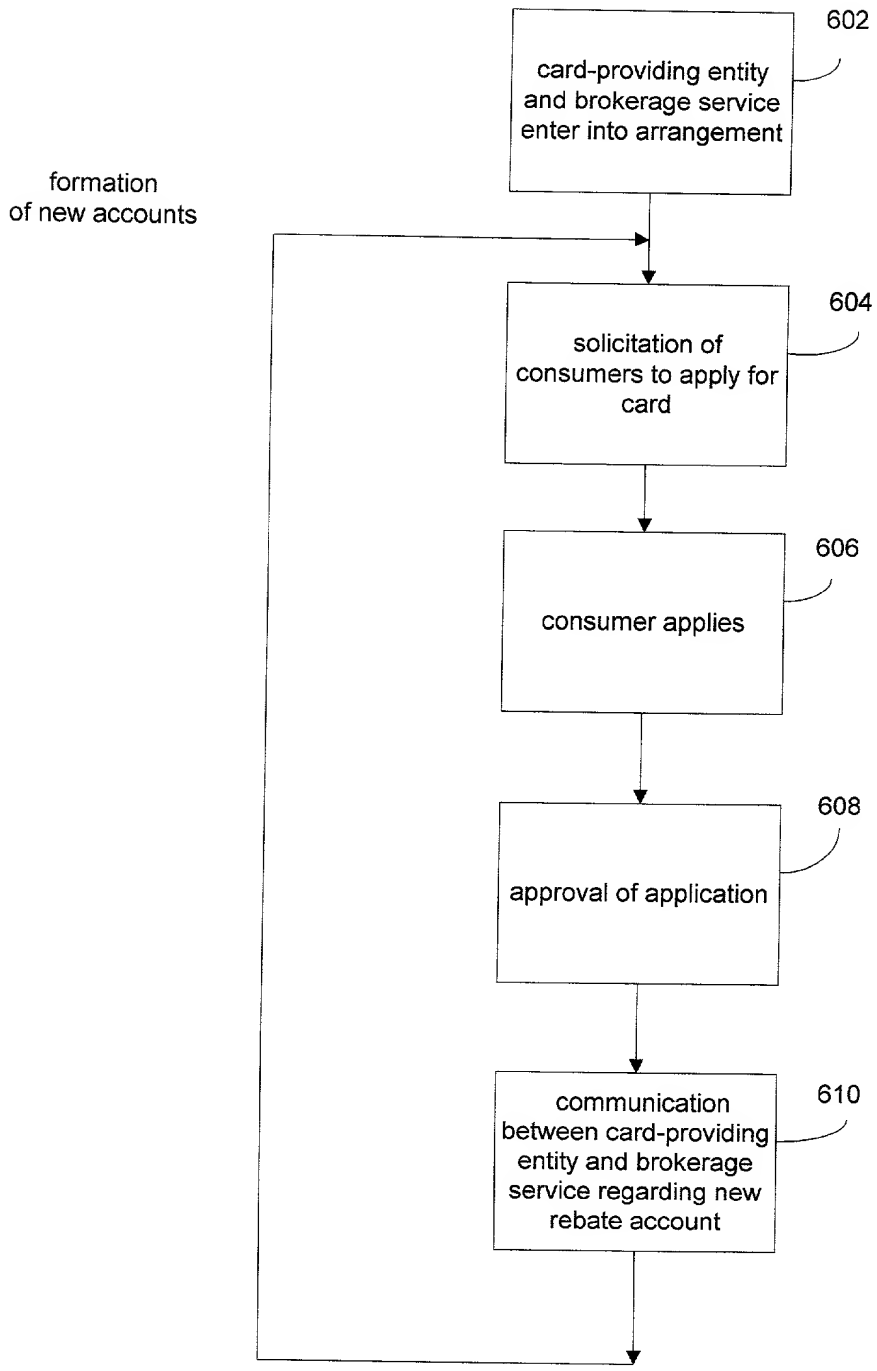
formation of new accounts
card-providing entity and brokerage service enter into arrangement
602
solicitation of consumers to apply for card
604
consumer applies
606
approval of application
608
communication between card-providing entity and brokerage service regarding new rebate account
610

FIG. 6

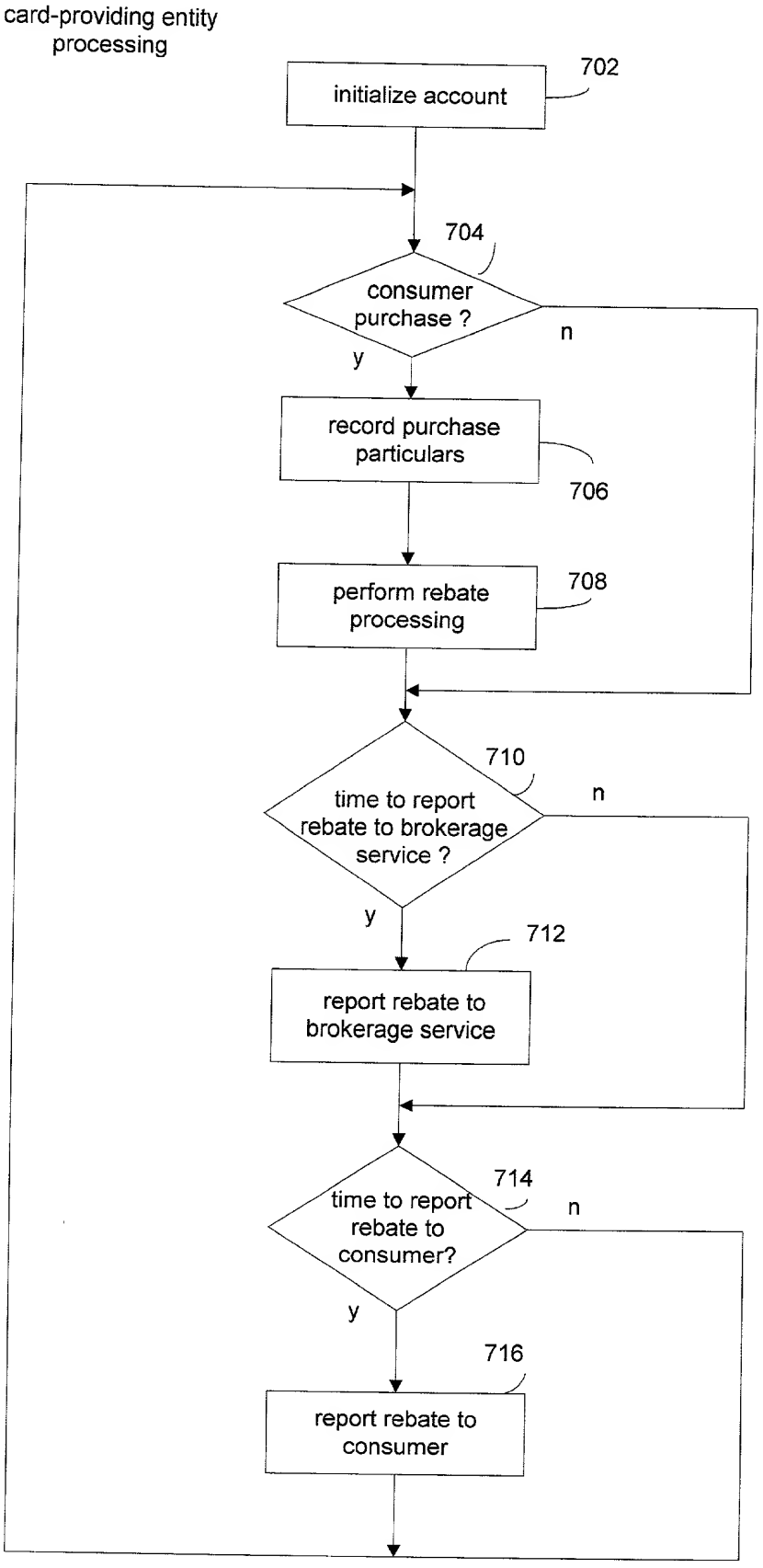
card-providing entity processing
initialize account
702
704
consumer purchase ?
n
y
record purchase particulars
706
perform rebate processing
708
710
time to report rebate to brokerage service ?
n
y
712
report rebate to brokerage service
714
time to report rebate to consumer?
n
y
716
report rebate to consumer

FIG. 7

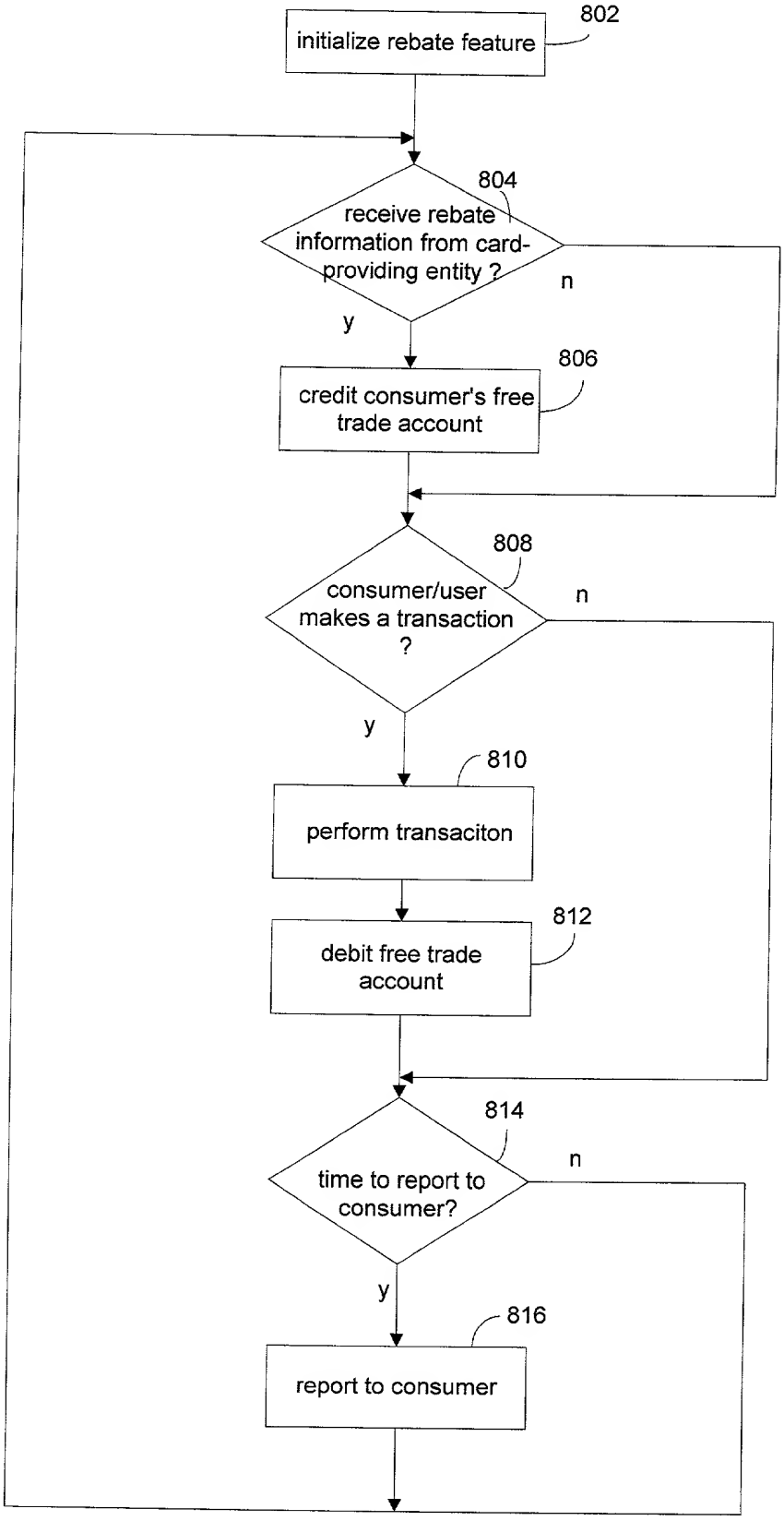
brokerage service processing
initialize rebate feature
802
receive rebate information from card-providing entity ?
804
n
y
credit consumer's free trade account
806
consumer/user makes a transaction ?
808
n
y
perform transaciton
810
debit free trade account
812
time to report to consumer?
814
n
y
report to consumer
816

FIG. 8

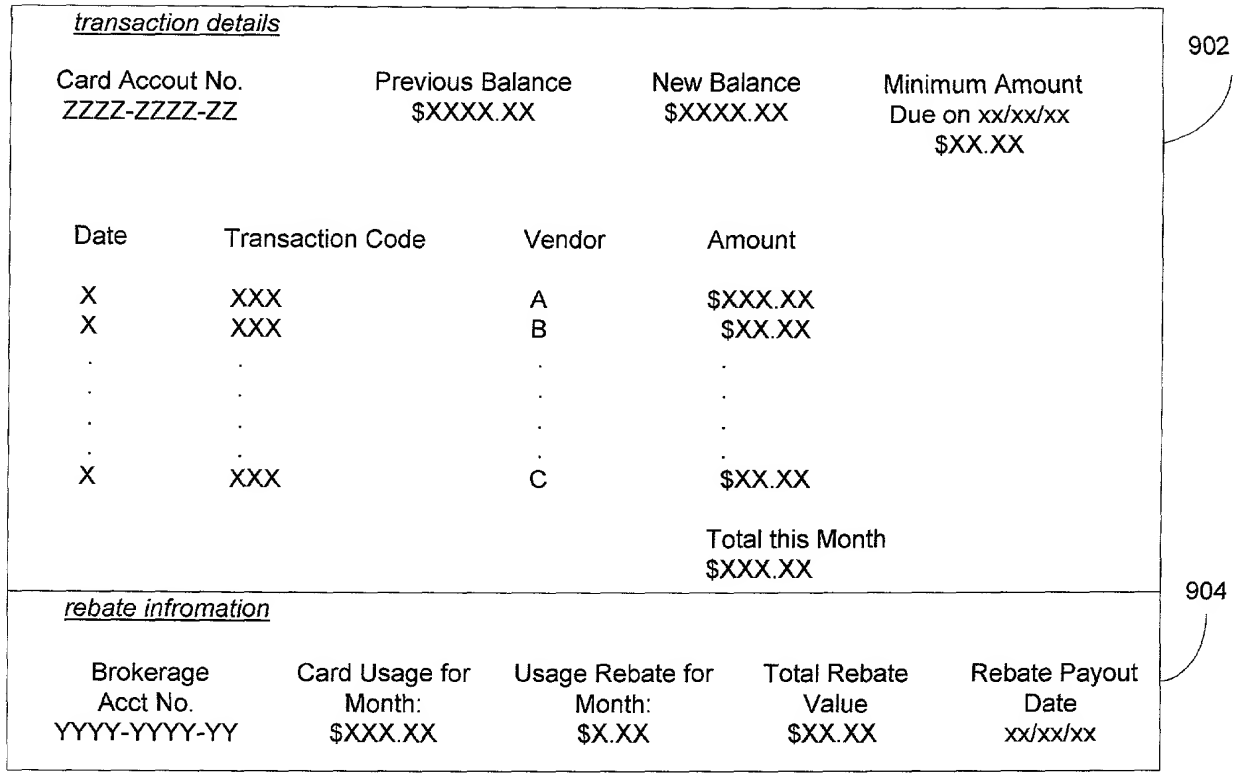
transaction details
Card Accout No.
ZZZZ-ZZZZ-ZZ
Previous Balance
$XXXX.XX
New Balance
$XXXX.XX
Minimum Amount
Due on xx/xx/xx
$XX.XX
902
Date
Transaction Code
Vendor
Amount
X
XXX
A
$XXX.XX
X
XXX
B
$XX.XX
X
XXX
C
$XX.XX
Total this Month
$XXX.XX
rebate infromation
904
Brokerage
Acct No.
YYYY-YYYY-YY
Card Usage for
Month:
$XXX.XX
Usage Rebate for
Month:
$X.XX
Total Rebate
Value
$XX.XX
Rebate Payout
Date
xx/xx/xx

FIG. 9

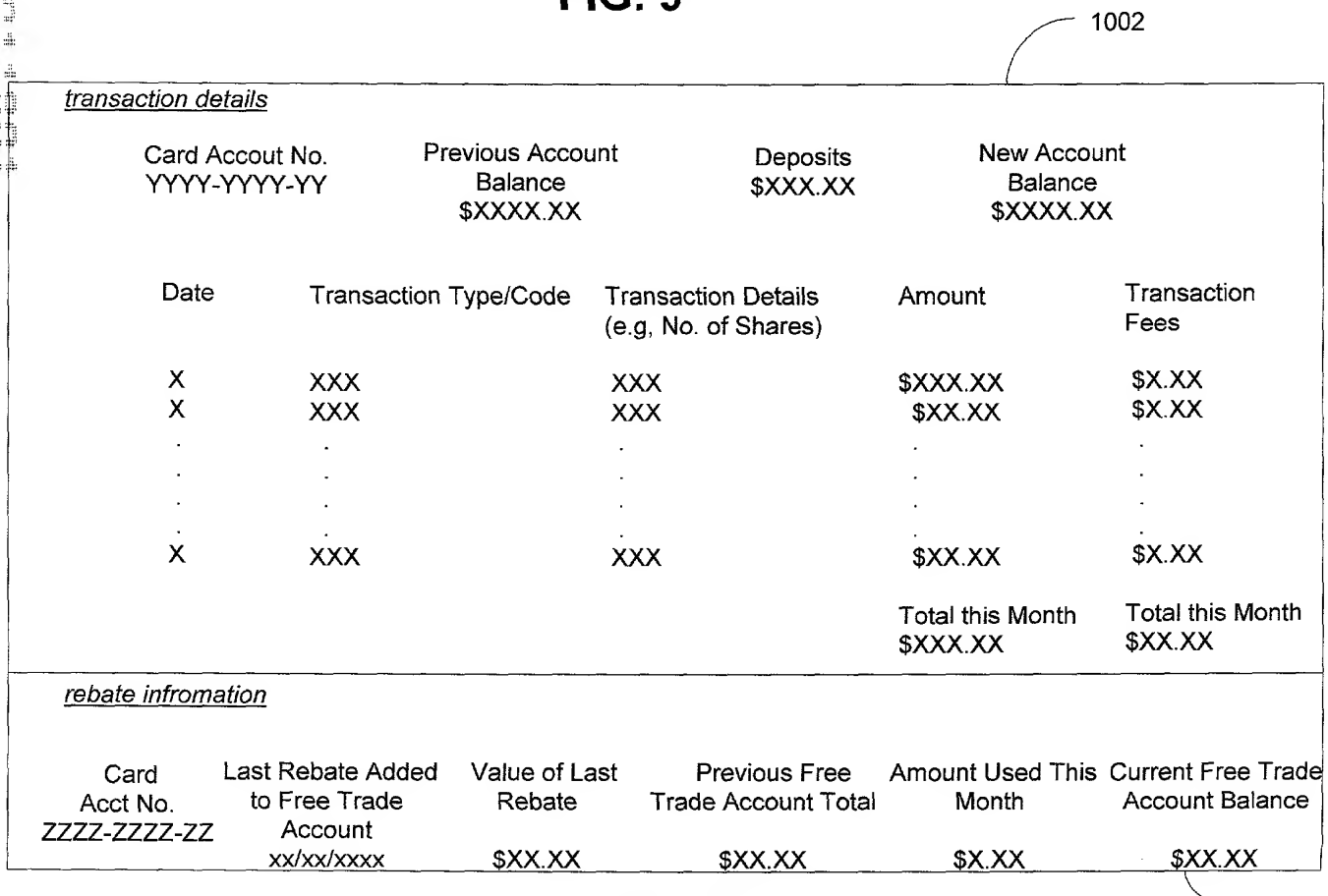
1002
transaction details
Card Accout No.
YYYY-YYYY-YY
Previous Account
Balance
$XXXX.XX
Deposits
$XXX.XX
New Account
Balance
$XXXX.XX
Date
Transaction Type/Code
Transaction Details
(e.g, No. of Shares)
Amount
Transaction
Fees
X
XXX
XXX
$XXX.XX
$X.XX
X
XXX
XXX
$XX.XX
$X.XX
X
XXX
XXX
$XX.XX
$X.XX
Total this Month
$XXX.XX
Total this Month
$XX.XX
rebate infromation
Card
Acct No.
ZZZZ-ZZZZ-ZZ
Last Rebate Added
to Free Trade
Account
xx/xx/xxxx
Value of Last
Rebate
$XX.XX
Previous Free
Trade Account Total
$XX.XX
Amount Used This
Month
$X.XX
Current Free Trade
Account Balance
$XX.XX
1004

FIG. 10